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In the United States Patent and Trademark Office

Appn. Number: 10/647,078

Appn. Filed: 08/22/2003

Applicants: Bruce Bradford Thomas and Lester Ware Preston, III

Title: Secondary Loss Expense Coverage

GAU: 3626

Trumbull, CT, February 4, 2004

3rd Preliminary Amendment

Commissioner for Patents

PO Box 1450, Alexandria, VA 22313-1450

Dear Sir or Madame:

Please amend the above application as follows:

Specification:

Please cancel the specification of record and substitute the amended specification that follows:

CROSS-REFERENCE TO RELATED APPLICATIONS

This application claims the benefit of Provisional Patent Application number 60/411,260, filed on September 16, 2002 by the present inventors.

FEDERALLY SPONSORED RESEARCH Not Applicable

SEQUENCE LISTING OR PROGRAM Not Applicable

BACKGROUND OF THE INVENTION--FIELD OF INVENTION

02/10/2005 NGUYEN 00000021 10647078
01 FC:2202 100.00 DP